

11

EXHIBIT

M&T Bank

Understanding what's important

September 10, 2021



4-750-03817-0000050-001-1-000-000-000-000

Joanne M Roman

102 Artlee Ave
Butler, PA 16001

M&T-Bank Refused
to work with
HUD Approved
Counselor(s)
in Butler
PA

Re: Mortgage No. 0031693120

Dear Mortgage Customer(s):

I am writing to you with regard to the mortgage account listed above.

We have received your letter authorizing Kelly Bowman, Mara Flick and Martha Brown from Butler County Homeownership Program to receive and discuss account information. At this time, these individuals are not authorized to make changes and perform maintenance on the account, as the authorization we received was not notarized. If you would like these individuals to be able to perform maintenance and make changes on the account, please fax a signed, current dated and notarized authorization to us at 1-866-409-4642 and we will be happy to notate your account.

If you have additional questions regarding this mortgage, please call our Customer Service Department at 1-800-724-2224. Customer Service representatives are available Monday through Friday from 8:30 AM to 9:00 PM EST.

We appreciate the opportunity to serve you.

Sincerely,

Nakesha Taylor
Operations Manager
Retail Loan Servicing

CS100

To the extent the original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this correspondence is for compliance or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains all rights under its security instrument, including the right to foreclose its lien.

September 22, 2021

M&T Bank
Operations Manager, Nakesha Taylor, Retail Loan Servicing
PO Box 1288
Buffalo, NY 14240

RE: Mortgage Account 0031693120
102 Artelee Avenue, Butler PA 16001

Greetings Ms. Taylor,

This correspondence is in reply to your correspondence I received on September 21, 2021, dated September 10, 2021.

In your letter, you stated you received a letter from me authorizing Kelly Bowman, Mara Flick and Martha Brown from Butler County Homeownership Program to receive and discuss my mortgage account information.

You stated those individuals are not authorized to make changes and perform maintenance to my account.

First for clarification, I will not be mailing any notarized document giving anyone authorization to make changes to my mortgage account. HUD along with me are going to be involved with M&T Bank communication following the laws laid out by our United States President Biden and HUD-FHA Handbook 4000.1 and published Mortgage Letters.

Secondly, I did not mail any letters to M&T Bank. I signed an application with HUD Housing Counselors giving them third party authorization to speak with (YOU) M&T Bank, the servicer of my HUD-FHA back mortgage. The HUD Counselors do not make account decisions, only me or my Attorney Douglas Hipp, Esquire are the only persons authorized to make decisions regarding my mortgage account. Nowhere in the authorization that I signed states that they want to make changes or perform maintenance to my mortgage account.

The persons named above are approved HUD-FHA Counselors, which will be assisting me to obtain from M&T a loss mitigation package to request my home retention COVID-19 Recovery Loss Mitigation Options (COVID 19 Recovery Options) to exit my forbearance plan. I have been requesting my retention options be provided to me since May 6, 2021, by several letters. To date, I have not received any documents to start the exit of my forbearance plan.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, WASHINGTON, DC 20410-8000, ASSISTANT SECRETARY FOR HOUSING – FEDERAL HOUSING COMMISSIONER issued guidance to All FHA-Approved Mortgagees; All HUD-Approved Housing Counselors ... updated guidance streamlining the exit on Covid 19 forbearance plans which was published July 23, 2021, (effective immediately) ML-2021-18, supersedes FHA's COVID-19 Loss Mitigation policies for Borrowers of FHA-insured forward Mortgages impacted by COVID-19 in section III.A.2.o. Presidentially-Declared COVID-19 National Emergency of HUD Handbook 4000.1, FHA Single Family Housing Policy Handbook (Handbook 4000.1):

- The Mortgagee must review all Borrowers who were on a COVID19 Forbearance for the COVID-19 Recovery Options after the completion or expiration of the Borrower's forbearance period.
- Mortgagees may review the Borrower for the COVID-19 Recovery Options prior to the completion or expiration of the Borrower's forbearance period. A Borrower does not need to exit their forbearance to be reviewed for the COVID-19 Recovery Options. The Mortgagee must complete a loss mitigation option for these Borrowers no later than 120 Days from the earlier of the date of completion or expiration of the forbearance. The 120-Day period to complete a loss mitigation option includes the COVID-19 ALM.
- No later than **August 24, 2021**, the Mortgagee must review the following Borrowers for a COVID-19 ALM where the Mortgagee has not yet sent out the final documents to the Borrower to complete a Loss Mitigation Option as of **June 25, 2021** for "borrowers who have exited or requested to exit their COVID-19 Forbearance"...
- The Mortgagee does not have to contact the Borrower prior to reviewing the Borrower for the COVID-19 ALM or sending out the modification documents.

- The Mortgagee must review all Borrowers on a COVID-19 Forbearance for a COVID-19 ALM within 30 Days of the expiration of the Forbearance.
- The Mortgagee must document the date of the request for loss mitigation assistance in the Servicing File. **Re-Review of Borrowers the Mortgagee must re-review borrowers and implement the COVID-19 Recovery Options no later than October 21, 2021, if the Mortgagee has not yet sent out the final documents to the Borrower to complete one of the COVID-19 Home Retention Options found in ML 2021-05 as of August 22, 2021.**
- COVID-19 Recovery Home Retention Options A Trial Payment Plan (TPP) is not required for a Borrower to be eligible for the COVID-19 Recovery Options.
- COVID-19 Recovery Standalone Partial Claim, The COVID-19 Recovery Standalone Partial Claim reinstates the Mortgage through the use of a Partial Claim for Borrowers impacted by COVID-19 who are able to resume their Mortgage Payments. The Mortgagee must evaluate Owner-Occupant Borrowers impacted by COVID-19 for a COVID-19 Recovery Standalone Partial Claim.
- The Mortgagee must waive all Late Charges, fees, and penalties, if any, as long as the Borrower is on a COVID-19 Forbearance Plan.
- All FHA Borrowers are eligible for a COVID-19 Forbearance, regardless of the delinquency status of the Mortgage.
- Eligible Borrowers may receive more than one COVID-19 Home Retention Option.
- Any Borrower who is granted a COVID-19 Forbearance and is otherwise performing as agreed is not considered to be Delinquent for purposes of credit reporting.
- FHA requires Mortgagees to comply with the credit reporting requirements of the Fair Credit Reporting Act (FCRA); however, FHA encourages Mortgagees to consider the impacts of COVID-19 on Borrowers' financial situations and any flexibilities a Mortgagee may have under the FCRA when taking any negative credit reporting actions.

Closing I ask that you please provide HUD Housing Counselors any information that they are requesting from you for me regarding my mortgage account number 0031693120.

Additionally, I ask you please provide me instructions how to regain electronic access to my account on website www.mtb.com. I tried to access, but, since I have a different email account. I need my new email account to be entered into your system jmroman0967@gmail.com and send me a password reset email so that I can gain access so I will be able to make electronic payments and review my account information from my computer.

Best Regards,



Joanne M. Roman
102 Artlee Avenue
Butler, PA 16001

Copy furnished to:

Douglas G. Hipp, Esquire
Hipp/Kaiser-Hipp
Attorney at Law
1142 Broadview Blvd.
Brackenridge, PA 15014

Kelly Bowman, Housing Specialist
Housing Authority of the County of Butler
1114 Woody drive
Butler, Pennsylvania 16001

← HUD Counselor